What Drives People to Pay Zakat Using Islamic Mobile Banking?

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Abstract

The era of technological disruption has changed all aspects of life. One of them is the aspect of financial technology that penetrates digital transactions. This innovation should be adapted by philanthropic institutions such as zakat institutions to increase fundraising. This study aims to see what factors encourage people to pay zakat through a digital (online) platform using Islamic mobile banking. This study uses the population of Sragen people who have made digital payment transactions in paying zakat using Islamic mobile banking. Samples were obtained 100 respondents with random sampling technique. The theoretical approach uses the technology acceptance model (TAM) which is expanded with knowledge and religiosity variables. While the data analysis used multiple linear regression analysis. The results show that perceived usefulness, knowledge, and religiosity variables influence people's decisions to pay zakat digitally (online) using Islamic mobile banking. While the perceived ease of use has no significant effect. This is due to infrastructure factors that have not been able to reach the area optimally, so even though the application used is easy but not supported by adequate internet facilities, the accessibility is limited.
Keyword: Zakat, Digital, TAM

INTRODUCTION

Zakat is one of the pillars of Islam and is one of the main elements for the enforcement of Islamic law, including infaq and alms, therefore the law of zakat is mandatory (fardhu) for every Muslim who has met certain conditions (Apriani & Riyadi, 2019). This is what underlies that paying zakat is a mandatory law for every Muslim community who has met certain conditions. In addition to carrying out the worship of a Muslim, zakat is also one of the major efforts to improve the welfare of the people, especially for people in need or the poor. Seeing the condition of poverty in Indonesia which is quite high, at least zakat funds with such great potential can play a role in helping the government in overcoming various social problems, especially poverty (Hendarsyah, 2013, 2016).

Nurhasanah & Suryani, (2018) assert that during the height of Islam, zakat had a significant impact on raising human welfare. Zakat is the cornerstone of Islam and not just a requirement. Besides being an absolute obligation for a Muslim, it is also fully realized that zakat is a key instrument in growing and improving the people's economy, with its large role being able to become a distribution tool for the welfare of the people.

Professional zakat management needs to be carried out with the interrelationships between various activities related to zakat. The linkages in question are the linkages between socialization, collection, distribution or utilization, and supervision.

All of these activities must be carried out as an activity as a whole, not carried out partially or independently (Mustahal & Kelib, 2017). The word 'take it' in QS al-Taubah: 103, gives a signal that zakat should be collected and managed by an amil institution or institution which is given full authority. In fiqh it is permissible for a muzakki to directly give his zakat to mustahik. However, in a more macro context, the purpose of zakat worship will not be achieved if it is not managed by amil institutions. The distribution of zakat refers to those who are entitled to receive it (Surah al-Taubah 9: 60). However, in fiqh, muzakki are allowed to pay zakat directly to mustahik (direct zakat system), but it can also be done through amil (indirect zakat system) (Purnamasari & Firdaus, 2017).

In modern times like today, zakat management is pursued and formulated in such a way that it can be managed properly. Zakat managers have formulated management-based zakat management. Management-based zakat management can be carried out with the basic assumption that all activities related to zakat are carried out professionally (Ahmad et al., 2015). Professional zakat management needs to be carried out with the interrelationships between various activities related to zakat. The linkages in question are the linkages between socialization, collection, distribution or utilization, and supervision. All of these activities must be carried out as an activity as a whole, not carried out partially or independently (Mustahal & Kelib, 2017).

The enactment of Undang-Undang No. 23 Tahun 2011 concerning zakat management which replaces Undang-Undang Nomor 38 Tahun 1999, is expected to provide certainty and new responsibilities to the government in managing zakat amil bodies and coordinating the interests of stakeholders. Undang-Undang Nomor 23 tahun 2011 concerning Zakat Management is a form of positive law that also regulates the problem of zakat management to create a more optimal zakat management and is expected to have an impact on effectiveness, especially zakat management carried out by the amil zakat agency and the amil zakat institution. in Indonesia (Bahri et al., 2017).

Planning, implementation and application of an administrative management system in an institution, organization or company has begun to be computerized. The rapid development of information technology is one of the factors that support the creation of effectiveness and convenience in various aspects, including in terms of online zakat payment activities (Apriani & Riyadi, 2019). Using technology, Islamic banking also innovates by providing a zakat payment system through its mobile banking-based online application. Mobile banking is a service in the form of an application that can be downloaded via a smartphone. The mobile banking application also contains various features and services that can be utilized by customers/users in this case, namely banking customers, in order to carry out various financial transactions (Danyali, 2018).

Figure 1. Zakat Menu at Islamic Mobile Banking
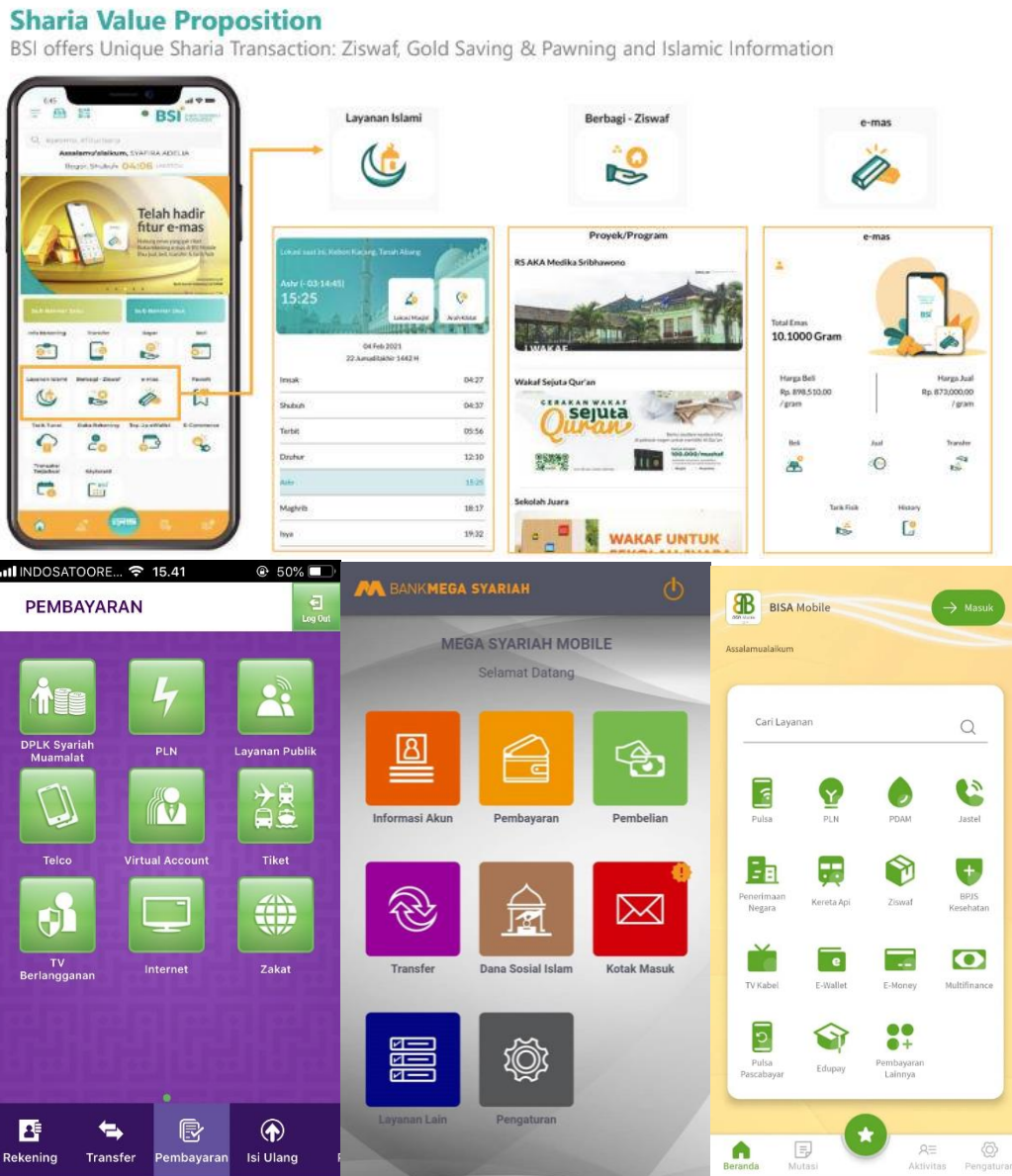
Source: Data Processed, (2022)

One of the main strategies carried out by banking institutions to be able to operate and conduct transactions with their customers is through mobile banking applications. The number of smartphones which are now considered more than personal computers and the majority of people in general have them, making mobile banking more popular for accessing financial information and other banking transactions (Mauluddi, 2020).

Technology Acceptance Model (TAM) is one of the most well-known models in the use and acceptance of technology developed by Davis, (1989). Technology Acceptance Model (TAM) aims to provide an explanation of how the determinants of people's acceptance of computer technology. The independent variables contained in the Technology Acceptance Model (TAM) are Perceived Ease of Use and Perceived Usefulness.

The definition of the Perceive Ease of Use is the extent to which the user expects with minimal effort to achieve the desired goal, while the Perceive of Usefulness is about how someone can believe that using a certain system can improve the performance of his work (Mauluddi, 2020). Several previous studies have shown that Perceived Ease of Use and Perceived Usefulness have an effect on technology use (Joel et al., 2014; Lai, 2017; Rouibah, 2009). Therefore, this approach is considered capable of bridging someone's reasons for using m-banking in zakat payment transactions.

Zakat knowledge can be defined as a form of knowledge possessed by the community about zakat, its goals and benefits. Therefore, one of the impacts that will occur is the emergence of a culture of tithing in society as an obligation that must be carried out, especially for Muslims. The factor of public knowledge about zakat is very important, because knowledge is considered capable of influencing a person's behavior including interest in carrying out zakat (Hamzah & Kurniawan, 2020).

Religiosity is a close relationship that exists between humans and their God, in which there are agreed consequences, among others, to always carry out obligations and stay away from all His prohibitions. So it can be said that religiosity does not only refer to worship behavior but also to all daily activities, both those that can be seen by the eyes and those that only occur in the hearts and minds of humans (Kurniaputri et al., 2020).

The increasing awareness and interest of the Muslim community about the obligation to pay tithe and balanced with faster technological developments, it is also necessary to provide fast and accurate services regarding the ZIS revenue and expenditure management information system (Anwar, 2012). The information system is expected to help the management process in tithing become easier and more practical because with this system all people who do not have much time to do it directly can pay tithe between these activities so that it becomes more efficient. In addition, this system will also help the administration to simplify the Zakat process itself such as in terms of data storage, ZIS calculations, and other things that can be completed more easily and quickly because this system is made to streamline work (Apriani & Riyadi, 2019).

As has been done by each Islamic banking institution in Indonesia that utilizes a digital system through a mobile banking application, in which there are service features to pay ZIS (zakat, infaq and shodaqoh). As a financial institution that plays an active role in the country's economic system, Islamic banks have a function as bearers of social functions, Islamic banks can also provide social services in the form of managing zakat, infaq, shadaqah funds and benevolent loans (qardhul hasan) in accordance with applicable regulations (Wahyuni, 2017). This function is also one of the reasons in the Islamic banking sector to make it easier for the public to pay zakat (Wirman Syafei

et al., 2013). The existence of information technology that has developed is what is then used by Islamic banking institutions, especially in Indonesia to provide convenience and effectiveness to the community through online-based zakat payment services (Gumilang, 2020).

LITERATURE REVIEW

Zakat

Etymologically, zakat has many meanings, namely, al-barakatu (blessing), al-namaa (growth) and holiness (Fitri, 2017). In terms, zakat is part of assets that must be issued under certain conditions and given to those who are entitled to certain rules (Syafiq, 2018). According to Pasal 1 Undang-Undang Nomor 23 tahun 2011 concerning Zakat Management, zakat is an asset that must be issued by a Muslim or business entity to be given to those who are entitled to receive it according to Islamic law.

Based on these definitions, it can be concluded that zakat is part of the assets that must be paid by certain people, to certain groups, taken from certain types of assets and paid during a certain period and at a certain rate in accordance with what has been determined. Zakat is one of the pillars of Islam which is obligatory for Muslims. It is called zakat because in it it is hoped that there will be a blessing, purification and development of the soul with various kinds of goodness (Kasih et al., 2020).

Zakat must be taken from people who are able to pay zakat and are Muslim, which are then given to poor people who are Muslims too. For all Muslims who have sufficient assets or wealth that is more than sufficient after fulfilling certain conditions, it is obligatory to issue zakat. Zakat can be used as one of the methods used for equal distribution of income in terms of developing the welfare of the people. Proper management of zakat will enable good economic development as well, because zakat is the main source of the state treasury and is the beginning of economic life designed by the Qur'an (Hamidah et al., 2021).

Online Zakat Payment

Online zakat payment is a process in paying zakat which is carried out through a digital or online system, where the muzakki who will pay zakat do not need to come to the zakat payment place directly or meet the amil. The practice of paying zakat online is allowed because it is considered to have followed the times and technological advances that increasingly provide convenience. Another factor that allows it is because the fiqh conditions have followed, namely the existence of ijab and qobul which are not spoken directly because amil and muzakki do not meet. Therefore, the prayers that are said when muzakki submit their zakat to amil can be sent via online messages (Kurniaputri et al., 2020).

There are three types of digital platforms that can be used to pay zakat, infaq and shodaqoh, including internal platforms, namely platforms developed by zakat management organizations in the form of websites or applications, for example Muzakki Corner owned by BAZNAS. External platforms are platforms provided by partners of zakat management organizations to collect zakat funds, such as through e-commerce such as Tokopedia, as well as a media platform which is a method of collecting zakat funds through social media such as OY! Indonesia. While the fundraising method can use QRIS, m-banking, e-wallet, e-money, etc. (Kurniaputri et al., 2020).

Mobile banking is also a platform that provides online zakat payment services through an application system owned by the banking sector. Mobile Banking is a service in the form of an application that can be downloaded via a smartphone and contains various service features that can be used by banking customers/customers to perform various financial transactions, including service features for paying ZIS (zakat, infaq and shodaqoh). In order to be able to use mobile banking services, customers usually have to register first and register the mobile number used. After that, customers can use passwords as security in transactions (Danyali, 2018)

Technology Acceptance Model (TAM)

To gauge a person's adoption of information technology solutions, various models are utilized. The Technology Acceptance Model (TAM), which was created in 1975 by Martin Fishbein and Icek Ajzen, is one of these models. It is an application of the Theory Reasoned Action (TRA) theory. One of the most well-liked models is the Technology Acceptance Model (TAM). popular in the adoption and application of the technology (Davis, 1989).

According to Davis, (1989) the Technology Acceptance Model (TAM) aims to provide an explanation of how the determinants of people's acceptance of computer technology. The independent variables contained in the Technology Acceptance Model (TAM) are Perceived Ease of Use and Perceived Usefulness. Based on the explanation above, it can be concluded that the Technology Acceptance Model (TAM) is a model built to be able to analyze, understand and explain the factors that influence a user to accept and use information technology systems.

Although Davis used Theory Reasoned Action (TRA) as a grand theory in the development of the TAM model, it does not include all of TRA's elements. The Theory Reasoned Action (TRA) model can offer a conceptual foundation for forecasting behavioral performance of a person. According to the Fishbein and Ajzen (1975) TRA concept, two factors—individual attitudes toward conduct and subjective norms—determine behavioral intentions. Attitudes toward activity as a personal component are impacted by various individual ideas about the results they will experience if they engage in the behavior (behavioral beliefs), as well as various individual

assessments of the outcomes they would experience if they engage in the conduct (outcome evaluation) (Hamzah & Kurniawan, 2020).

TAM Development and Hypothesis Construction

This research in principle uses the TAM approach with several additional variables such as knowledge and religiosity (Augmented TAM). This is because in addition to internal and external factors, knowledge of the product also determines a person's interest in using it. In addition, the religiosity factor also plays a role where someone who has spiritual experience will tend to be religious so that he will carry out religious guidance. This includes the obligation to pay zakat.

Figure 2 Augmented TAM Concept
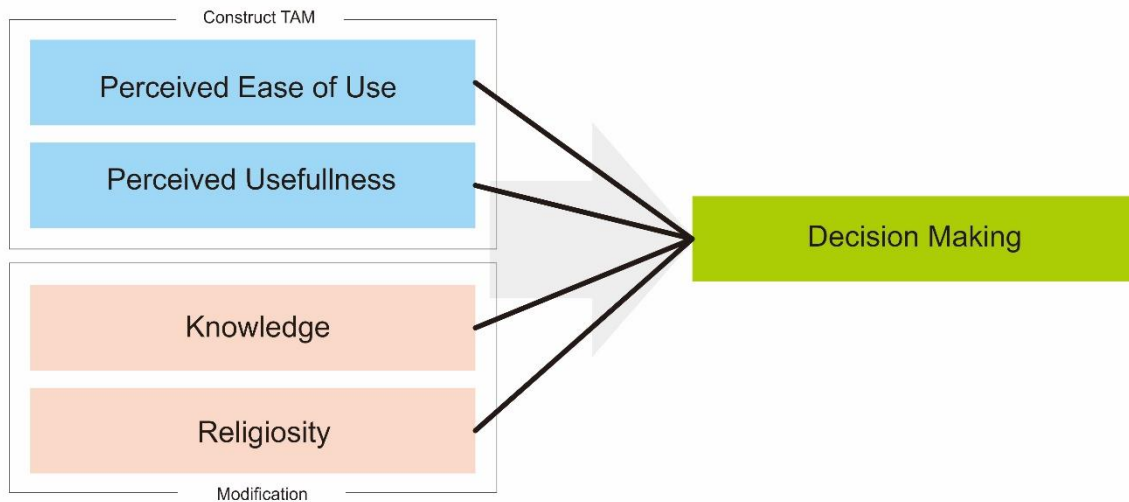
Source: Data Processed, (2022)

Perceived Ease of Use

The degree to which a person thinks using a technology doesn't require a lot of work on their part is known as perceived ease of use (Davis, 1989). A person's perception of how simple it is to understand and use a technology can also be measured by perceived ease of use. As a result, if someone thinks a technology is simple to use, they will be interested in employing it.

One of the goals of a system is designed to make it easier to use, so that users will tend to use an application from the system that is considered as something that is believed to help performance in doing work. Based on this explanation, it can be concluded that the Perceived Ease of Use in its use will reduce the effort of both time and effort when someone uses information technology. The existence of this convenience can then give an indication that people who use computers or systems work more easily than people who work without computers or systems (Rithmaya, 2016). According to (Aieni & Purwantini, 2017; Waharini & Purwantini, 2018), Perceived Ease of Use is measured using 4 indicator items, namely:

1. Ease of learning

2. Clarity and ease of understanding

3. Easy to become skilled

4. Ease of use

The research of Mauluddi, (2020) and Rithmaya, (2016), shows that, perceived benefits (Perceived Ease of Use) significantly affect the intention to use mobile banking. Perceived Ease of Use is defined as a measure where a person believes that a computer or system can be easily used and can be defined as how far a person believes that using a technology will be free from effort (Rithmaya, 2016).

H₁ : Perceive ease of use affects the interest in paying zakat through mobile banking.

Perceived Usefulness

Davis, (1989), defined perceived usefulness as a person's ability to think that employing a particular method will increase the quality of his work. Additionally, he disclosed that perceived usefulness refers to the idea that some people think using a certain technology can help them perform better (Davis, 1989). It is clear from the description of the term above that perceived usefulness refers to the idea that information technology can be used to enhance performance and benefit its users. Therefore, if a person believes that adopting information technology can result in excellent benefits, such as improving performance or other advantages, then he will use it. In contrast, if somebody feels. According to (Aieni & Purwantini, 2017), Perceived Usefulness can be measured by 4 indicators including:

1. Develop performance

2. Increase productivity

3. Increase effectiveness

4. Helpful

The results of previous research conducted by Wiharjo & Hendratmi, (2019) and Mauluddi, (2020) show that perceived benefits significantly affect the intention to use mobile banking. The findings of this study are that apart from being a benefit for users, technology is also considered to be able to improve the performance of these users. If someone thinks that a technology will bring benefits to him, then that person will have the intention to use it.

H₂ : Perceive usefulness affects the interest in paying zakat through mobile banking.

Knowledge

Zakat knowledge can be defined as a form of knowledge owned by the community regarding zakat, the goals and benefits obtained, so that the impact that will occur is the emergence of a zakat culture in society as an obligation that must be carried out, especially for Muslims. The factor of public knowledge about zakat is very important, because knowledge is considered capable of

influencing a person's behavior including interest in carrying out zakat. According to Hamzah & Kurniawan, (2020) there are several indicators regarding Zakat Knowledge, including:

1. The meaning of zakat
2. The obligation to pay tithe
3. The legal basis of zakat
4. The procedure for tithing
5. Calculation of zakat

The results of previous research conducted by Hamzah & Kurniawan, (2020) and Haki, (2020) showed that zakat knowledge had an effect on muzakki's interest in paying zakat. Research findings get empirical evidence that knowledge about zakat and belief in zakat institutions affect the interest of muzakki to pay zakat.

H_3: Knowledge affects the interest in paying zakat through mobile banking.

Religiosity

Religiosity is a close relationship that exists between humans and their God in which there are agreed consequences, among others, to always carry out His obligations and stay away from all His prohibitions. So it can be said that religiosity does not only refer to worship behavior but also to all daily activities, both those that can be seen by the eyes and those that only occur in the hearts and minds of humans (Kurniaputri et al., 2020). According to Kurniaputri et al., (2020), religiosity has five dimensions, including:

1. Confidence
2. Practice (ritual)
3. Experience
4. Knowledge
5. Consequences

The results of previous research conducted by Rakhmania, (2018) and Rambe, (2019) show that, religiosity has a significant positive effect on muzakki's interest in paying zakat. Religiosity is a close relationship that exists between humans and their God in which there are agreed consequences. The relationship includes obligations that must be carried out and prohibitions that must be abandoned. Religiosity covers many aspects, not only referring to worship but also all human activities in daily life. This then becomes the basis of human interest, especially Muslims, to pay zakat according to their obligations muzakki to pay zakat.

H_4 : Religiosity affects the interest in paying zakat through mobile banking.

METHOD

Descriptive quantitative research is the term for this kind of study. Quantitative research is the process of gathering data in the form of numerical information to be utilized as a tool in assessing information that is desired or being researched through populations or samples that are realistic (Sugiyono, 2015).

Sugiyono (2015) claims that the population is an area for generalization made up of things or individuals that have qualities and numbers chosen by researchers to be examined and from which inferences can be made. Users of Islamic banks' mobile banking in the Sragen Regency make up the study's population. The study's target group consists of all Sragen Regency residents who utilize mobile banking for Islamic banks. If there is a vast population and the researcher is unable (Sugiyono, 2017a).

Determination of the sample size to be used in this study is to use the Slovin method with an error rate of 10% and produce a sample of 100, with the following formula:

$$n = \frac{N}{1 + N.e^2}$$
$$n = \frac{890518}{1 + 890518.(0,1)^2}$$
$$n = 99,9$$
$$n = 100 \; Respondent$$

Information
n : Sample
N : Population
e : Accuracy Level (10%)

By giving out questionnaires to Sragen Regency customers of Islamic banks' mobile banking, data was gathered for this study. Giving respondents a list of questions or written statements to respond to is how questionnaire data collecting techniques work. Probability sampling is the employed technique (random sampling). Probability sampling is a sampling method that gives each component (member) of the population an equal chance of being chosen as a sample member (Ghozali & Ratmono, 2017).

The Likert scale was employed in this investigation. The Likert scale is a scale used to assess a person's or a group of people's attitudes, views, and perceptions on social phenomena. Researchers have characterized this social phenomenon expressly for study purposes; they are now referred to as research variables (Ghozali, 2013).

Multiple linear regression was the method employed in this study's data analysis. To determine the impact of two or more dependent variables (independent variables) on one independent variable (dependent variable) or to establish the existence or absence of a functional

relationship between two or more independent variables (X) and a dependent variable, multiple linear regression analysis is used (Y) (Ghozali, 2016; Sugiyono, 2017b).

In this study, Multiple Linear Regression Analysis used the Statistical Product and Service Solution (SPSS) program. The dependent variable is the interest in paying zakat through mobile banking, while the independent variables include perceptions of convenience, perceived benefits, knowledge of zakat and religiosity. The multiple linear equation model is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Information:

Y   = Interest in paying zakat through mobile banking

a = Constant Coefficient

β = Regression Coefficient

X_1 = Perception of Ease

X_2 = Perception of Benefits

X_3 = Knowledge of Zakat

X_4 = Religiosity

e   = error

RESULT AND ANALYSIS

Demographic

Table 1. Respondent Demographic

	Percentage		Percentage
Gender		*Age*	
Male	31%	17-22 Tahun	38%
Female	69%	23-28 Tahun	50%
Occupation		29-34 Tahun	7%
Student	34%	>34 Tahun	5%
Labour	43%	*Income*	
Entrepreneur	13%	< 1.500.000	41%
PNS/TNI/POLRI	2%	1.500.000-2.500.000	34%
Other	8%	2.500.000-3.500.000	22%
		> 3.500.000	3%

Source: Data Processed, (2022)

Validity Test

A questionnaire's validity is evaluated using a validity test. When the questions on a survey can provide information that will be measured by the survey, it is said to be valid (Ghozali, 2013). Whether or not a questionnaire is valid is determined by calculating the results of the correlation calculation with r at an error rate of 5% or 1%. If r-count > r-table then the instrument is declared

valid and feasible to use for research (Sugiyono, 2017). The following are the results of the validity test in this study:

Table 2. Validity Calculation Result

Variabel	Item	r-count	*r-tabel*	Conclusion
Perceived Ease of Use (X1)	PEoU1	0,919	0,1946	Valid
	PEoU2	0,919	0,1946	Valid
	PEoU3	0,934	0,1946	Valid
	PEoU4	0,895	0,1946	Valid
Perceived Usefulness (X2)	PU1	0,869	0,1946	Valid
	PU2	0,807	0,1946	Valid
	PU3	0,861	0,1946	Valid
	PU4	0,879	0,1946	Valid
	PU5	0,751	0,1946	Valid
Knowledge (X3)	Know1	0,696	0,1946	Valid
	Know2	0,602	0,1946	Valid
	Know 3	0,717	0,1946	Valid
	Know 4	0,940	0,1946	Valid
	Know 5	0,864	0,1946	Valid
Religiosity (X4)	Rel1	0,770	0,1946	Valid
	Rel2	0,790	0,1946	Valid
	Rel3	0,839	0,1946	Valid
	Rel4	0,773	0,1946	Valid
	Rel5	0,794	0,1946	Valid
Decision (Y)	Dec1	0,906	0,1946	Valid
	Dec2	0,893	0,1946	Valid
	Dec3	0,906	0,1946	Valid
	Dec4	0,928	0,1946	Valid

Source: Data Processed, (2022)

Based on Table 4.6. shows the value of Corrected Item-Total Correlation (r-count) for all statement items in the questionnaire is greater than the r-table which is 0.1946. So it can be concluded that all statement items in the questionnaire are valid

Reliability

According to Ghozali (2009), dependability is a method to assess a survey that serves as an indicator of a variable or construct. If a respondent's response to a statement is constant or steady throughout time, the questionnaire is reliable or reliable. The degree of stability, consistency, predictability, and accuracy of a test is referred to as its reliability. High reliability measurements are those that can yield trustworthy results. Each variable item is recognized as reliable if the

Cronbach's Alpha value is greater than 0.6. The reliability test findings for all variables are as follows:

Table 3. Reliability Calculation Result

Variable	Cronbach's Alpha	Conclusion
Perceived Ease of Use (X1)	0,937	Reliabel
Perceived Usefulness (X2)	0,889	Reliabel
Knowledge (X3)	0,827	Reliabel
Religiosity (X4)	0,842	Reliabel
Decision (Y)	0,925	Reliabel

Source: Data Processed, (2022)

Based on the table shows that all items are declared reliable, because the value of Cronbach's alpha > 0.6.

Normality Test

The statistical test that can be used to test the normality of the residuals is through the Kolmogorov-Smirnov (K-S) test. To make it easier to perform statistical calculations, a data is declared to be normally distributed if the significance value (2-tailed) of the Kolmogorov-Smirnov calculation is greater than or 0.05.

Table 4. Normality Calculation Result
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		102
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,18798178
Most Extreme Differences		,129
	Positive	,092
	Negative	-,129
Test Statistic		,129
Asymp. Sig. (2-tailed)		,060[c]
Exact Sig. (2-tailed)		,082
Point Probability		,000

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Based on the table above, it is known that the Exact Sig. is 0.082. This means the value of sig > 0.05. So it can be concluded that the sample in this study came from a normally distributed population.

Multicollinearity Test

Multicollinearity test was conducted to show whether there is a relationship between the independent variables. This test can be expressed from the value of the Variance Inflation Factor (VIF) and the value of Tolerance. A regression equation model can be said to have no multicollinearity problem if the VIF value < 10 or the Tolerance value > 0.10. The results of the multicollinearity test are as follows:

Table 5. Multicolinearity Calculation Result

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Perceived Ease of Use (X1)	,427	2,340
	Perceived Usefulness (X2)	,497	2,010
	Knowledge (X3)	,588	1,700
	Religiosity (X4)	,597	1,674

a. Dependent Variable: Decision

Based on the results above, it is concluded that each variable has a tolerance value > 0.10 and a VIF value <10, so it can be stated that there is no symptom of multicollinearity between the independent variables.

Heteroscedasticity Test

This test is carried out to see whether there is an inequality of variance from the residuals of one observation with another observation. A good regression model is a regression model that does not have heteroscedasticity problems. Heteroscedastic test in this study using the Glejser Test. The regression model can be said to have no heteroscedasticity problem if the significance value is > 0.05.

Table 6. Heteroscedasticity Calculation Result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	3,597	1,577		2,281	,025
	Perceived Ease of Use (X1)	-,083	,084	-,150	-,983	,328
	Perceived Usefulness (X2)	,072	,065	,155	1,097	,275
	Knowledge (X3)	,027	,066	,054	,413	,680

Religiosity (X4)	-,107	,081	-,171	-1,326	,188

Dependent Variable: ABRESID

Based on the table above, it is known that the value of Sig. from each independent variable, namely Perceive Ease of Use at 0.328, Perceive of Usefulness at 0.275, Knowledge of at 0.680 and Religiosity at 0.188. So it can be concluded that there is no symptom of heteroscedasticity in the regression equation model of this study, because the significance value of each variable is > 0.05.

Coefficient of Determination

The Coefficient of Determination Test (R^2) is used to measure the ability of the independent variable (independent) in explaining the dependent variable. To be able to find out the magnitude of the contribution of Perceived Ease of Use, Perceived Usefulness, Knowledge, and Religiosity to Decisions.

Table 7. Coefficient of Determination Calculation Result
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,689	,475	,453	2,233

a. Predictors: (Constant), Perceived Ease of Use, Perceived Usefulness, Knowledge, Religiosity
b. Dependent Variable: Decision

Based on the table, it can be concluded that the result of the Adjusted R square value (coefficient of acceptance) is 0.453 or 45.3%. This means that the independent variables, namely the perception of convenience, the Perceived Ease of Use, Perceived Usefulness, Knowledge, and Religiosity, namely the Decision of 45.3%. Meanwhile, 54.7% was caused by other variables not examined in this study.

Multiple Linear Regression Test

Multiple Linear Regression Test was conducted to understand the direction and magnitude of the influence of the independent variables whose number > 1, namely Perceived Ease of Use, Perceived Usefulness, Knowledge, Religiosity on the dependent variable, namely Decision.

Table 8. Multiple Linear Regression Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.	Conlusion
		B	Std. Error	Beta	t		
1	(Constant)	-5,828	2,774		- 2,100	,038	
	Perceived Ease of Use (X1)	,185	,149	,140	1,246	,216	Reject

Perceived Usefulness (X2)	,430	,115	,390	3,739	,000	Accept
Knowledge (X3)	,222	,117	,182	1,999	,041	Accept
Religiosity (X4)	,184	,142	,123	2,292	,019	Reject

Dependent Variable: Decision

The Coefficients table shows the estimated number of model parameters. From the table, the regression model is obtained as follows:

Decision = -5.828 + 0.185 PEoU + 0.430 PU + 0.222 Know + 0.184 Dec + e

Discussion

The first hypothesis which states that Perceived Ease of Use affects the decision to pay zakat through mobile banking is rejected. This is because the significant value = 0.216 > 0.05. The significance value of 0.216 indicates that the Perceived Ease of Use does not affect the decision to pay zakat through Islamic bank mobile banking to users in the Sragen Regency area. This research is in line with the research of (Aieni & Purwantini, 2017) and the research of (Wiharjo & Hendratmi, 2019) which states that Perceived Ease of Use does not affect a person's decision to pay zakat through digital or online systems.

This shows that the findings in the field provide evidence that in addition to ease of use, adequate infrastructure is also needed. That is, in appearance, the online zakat payment application is easy to use. However, if it is not balanced by a good internet network, it will be useless. The next finding is that the majority of respondents are women, while the majority of their occupations are laborers, so the potential for awareness of paying zakat is also lacking. Therefore, it is recommended for future researchers to access facility information through the UTAUT2 approach that uses the facilitating condition model. In addition, it also conducts research for respondents who have income above the minimum wage.

The second hypothesis which states that Perceived Usefulness affects the decision to pay zakat through mobile banking is accepted. This can be proven from the results of the significant value = 0.000 <0.05. A significant value of 0.000 indicates that Perceived Usefulness has a positive and significant effect on the decision to pay zakat through Islamic bank mobile banking for users in the Sragen Regency area. This research is in line with the results of the research of (Ichwan & Ghofur, 2020; Karmanto et al., 2021; Kharisma & Jayanto, 2021; Wiharjo & Hendratmi, 2020), which state that Perceived Usefulness has a significant effect on a person's interest in paying zakat using Islamic mobile banking.

According to Davis (1989), Perceived Usefulness is about how a person can believe that using a certain system can improve the performance of his work. The results of this study are also

in accordance with the Technology Acceptance Model (TAM) theory, which explains that using a certain system or technology is considered to be able to improve performance at work. It can be concluded that the better the Perceived Usefulness, the level of public interest in paying zakat through Islamic bank mobile banking in the Sragen Regency area will also increase.

The third hypothesis which states that knowledge affects the decision to pay zakat through mobile banking is accepted (significance valule: 0.041 < 0.05). This study is in line with the results of the research of (Haki, 2020; Hamzah & Kurniawan, 2020) which state that Zakat knowledge can affect a person's decision to pay zakat through a digital or online system.

Zakat knowledge is defined as a person's knowledge of zakat, its goals, benefits to the impact that will be obtained after paying zakat. When a person's knowledge of zakat increases, the assumption is formed that zakat is an obligation that must be fulfilled or paid. Some respondents stated that the form of knowledge of zakat could be like paying zakat, not having to go to institutions, it could also be directly to people who need it so that it is easier to evaluate. Knowledge also includes how much nishab must be given to zakat recipients, especially some apps provide zakat calculators. Coupled with the existence of digital payments, such as QRIS which is available at every mosque, it is a trigger for muzakki to easily pay zakat.

The fourth hypothesis which states that religiosity affects the decision to pay zakat through mobile banking is rejected (significance value: 0,019 > 0,05), in other words the results of this study indicate that religiosity has an effect on interest in paying zakat through Islamic bank mobile banking. This study is in line with the results of research from (Rakhmania, 2018; Rambe, 2019) which state that religiosity can affect a person's interest in paying zakat.

Religiosity is a close relationship that exists between humans and their God, in which there are agreed consequences to always carry out obligations and stay away from all His prohibitions. One form of obligation that must be fulfilled in this case is to pay zakat. The spiritual experience of an individual will affect the religiosity of the individual.

Conclusion

In the modern era, technological developments starting from the creation of new technologies or innovations from previous technologies take place so quickly as an answer to the human need for technology to support various kinds of activities. One of the areas affected by technological developments is the digitization of financial transactions. One of them is the demand for technological application innovation in zakat payments. The digital payment feature in zakat payments will make ZIS payments easy for muzakki. Muzakki can pay their zakat from anywhere and can choose what institution will be used as a trust holder to be distributed to mustahik without having to come directly to the OPZ office. Thus, it will increase the intensity of muzakki to

continue paying ZIS. The more muzakki who are interested in using this service, the potential for zakat receipts will also increase.

The findings of this study indicate that the variable that has no effect is perceived ease of use. In fact, almost all studies that use TAM construction actually state that the existence of technology actually provides convenience. This is because based on the response analysis, it is found that there is not enough "easy-to-use" technology. However, the support of facilities in the form of communication technology infrastructure also needs to be improved. Limited access to internet signals in the area makes it difficult for people to get digital literacy, so that it affects their digital transaction activities. Therefore, for future research, it is recommended to use the UTAUT approach, where there is a facilitating condition variable that can be used as a benchmark for the readiness of technology infrastructure.

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